

Form plncf13 – ntcnfp1n13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-16204-TBA
Chapter: 13
Judge: MARK E HALL

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lauren M McNaught
aka Lauren Struble
84 Circle Drive
Oak Ridge, NJ 07438

Social Security No.:

xxx-xx-1540

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 21, 2025.

Dated: July 21, 2025

JAN: km

Jeanne Naughton
Clerk

In re:
Lauren M McNaught
Debtor

Case No. 23-16204-TBA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 21, 2025

User: admin
Form ID: plncf13

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2025:

Recip ID	Recipient Name and Address
db	+ Lauren M McNaught, 84 Circle Drive, Oak Ridge, NJ 07438-9015
519976263	+ Anesthesia Assoc. of Morristown, PO Box 24002, Newark, NJ 07101-0410
519976264	+ Anthony J. Migliaccio, Esq., American Express, 500 N Franklin Tpke, PO Box 278, Ramsey, NJ 07446-0278
519976265	+ Atlantic Health System, P.O. Box 10219, Newark, NJ 07193-0219
519976267	+ Atlantic Health System, Newton Medical Center, PO Box 36458, Newark, NJ 07188-6406
519981115	+ Cross Country Mortgage, LLC, Pluese,Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
519976275	+ Jeffrey McNaught, 84 Circle Drive, Oak Ridge, NJ 07438-9015
519976276	+ Lifeline Medical Assoc., 100 Campus Dr., Suite 405, Florham Park, NJ 07932-1006
520300775	+ Santander Consumer USA Inc., c/o Eisenberg Gold & Agrawal, P.C., 1040 Kings Hwy. N #200, Cherry Hill, NJ 08034-1925
519976287	+ Vernon Dental Assoc., 248 Rt. 94, Vernon, NJ 07462-3321

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 21 2025 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 21 2025 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 21 2025 20:47:05	AIS Portfolio Services, LLC, Attn: BMW Financial Services NA, LLC Dep, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 21 2025 20:47:11	Financial Services Vehicle Trust, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bk@szjlaw.com	Jul 21 2025 20:40:00	Santander Consumer USA Inc., Santander Consumer USA Inc, 2860 Patton Rd., Roseville, MN 55113-1100
520010437	Email/PDF: bncnotices@becket-lee.com	Jul 21 2025 20:46:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519976262	+ Email/PDF: bncnotices@becket-lee.com	Jul 21 2025 20:47:22	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519976266	+ Email/Text: customer.service@atlantichhealth.org	Jul 21 2025 20:40:00	Atlantic Health System, PO Box 35610, Newark, NJ 07193-5610
519976268	+ Email/Text: customer.service@atlantichhealth.org	Jul 21 2025 20:40:00	Atlantic Health System, Morristown Medical Center, PO Box 35610, Newark, NJ 07193-5610
519976269	Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 21 2025 20:46:55	Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016

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519993283	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Jul 21 2025 20:46:53	BMW Financial Services Attn: Customer Accounting, 1400 City View Drive, Columbus, OH 43215-1477
519980747	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 21 2025 20:57:35	BMW Financial Services NA, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520416186	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 21 2025 20:47:03	BMW Financial Services NA, LLC c/o AIS Portfolio S, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519976270	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 21 2025 20:47:17	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519998906	+ Email/PDF: ebn_ais@aisinfo.com	Jul 21 2025 20:47:07	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519976271	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jul 21 2025 20:46:58	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298
519976272	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 21 2025 20:46:56	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519976273	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 21 2025 20:46:56	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
520027494	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 21 2025 20:47:12	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520185320	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 21 2025 20:40:00	CrossCountry Mortgage, PO Box 619096, Dallas, TX 75261-9741, CrossCountry Mortgage, PO Box 619096, Dallas, TX 75261-9096
520185319	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 21 2025 20:40:00	CrossCountry Mortgage, PO Box 619096, Dallas, TX 75261-9096
520035559	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 21 2025 20:40:00	CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
519976274	Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 21 2025 20:40:00	Dovenmuehle Mortgage, Inc/Cross Country, Attn: Bankruptcy, 1 Corporate Dr. St 360, Lake Zurich, IL 60047
520036733	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 21 2025 20:41:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519996012	+ Email/Text: RASEBN@raslg.com	Jul 21 2025 20:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520024615	Email/PDF: resurgentbknotifications@resurgent.com	Jul 21 2025 20:46:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519976277	Email/Text: EBN@Mohela.com	Jul 21 2025 20:40:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
520136700	Email/Text: EBN@Mohela.com	Jul 21 2025 20:40:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
520021969	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jul 21 2025 20:40:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
519976278	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jul 21 2025 20:40:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
520034304	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 21 2025 20:46:52	Portfolio Recovery Associates, LLC, c/o Capital One, N.a., POB 41067, Norfolk VA 23541
519976279	^ MEBN	Jul 21 2025 20:35:37	Raymour & Flanigan, Attn: Bankruptcy, Po Box 220, Liverpool, NY 13088-0220
519976280	+ Email/Text: DeftBkr@santander.us		

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519976281	Email/Text: enotifications@santanderconsumerusa.com	Jul 21 2025 20:41:00	Santander Bank, N.A., 619 Alexander Road, Princeton, NJ 08540-6000
519976282	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 21 2025 20:41:00	Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
519976283	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 21 2025 20:47:10	Synco/Husqvarna Consum, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519976284	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 21 2025 20:47:07	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519993779	+ Email/Text: tdebn@credbankserv.com	Jul 21 2025 20:47:22	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519976285	^ MEBN	Jul 21 2025 20:40:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519976286	^ MEBN	Jul 21 2025 20:36:10	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
		Jul 21 2025 20:35:11	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
TOTAL: 40			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	DOVENMUEHLE MORTGAGE, 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH IL 60047-8945, address filed with court., CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520010440	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor CrossCountry Mortgage LLC laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Regina Cohen	on behalf of Creditor Financial Services Vehicle Trust rcohen@lavin-law.com

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Robert P. Saltzman

on behalf of Creditor CrossCountry Mortgage LLC dnj@pbslaw.org

Scott D. Sherman

on behalf of Debtor Lauren M McNaught ssherman@minionsherman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8